

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: C.S. KUMAR et al.	)	Examiner: Ryan D. Donlon
	)	
Serial No.: 10/537,636	)	Art Unit: 3695
	)	
Filed: June 3, 2005	)	
	)	
For: REAL-TIME INSURANCE POLICY	)	
UNDERWRITING AND RISK MANAGEMENT	)	

Transmitted herewith in the above-identified application is an:

X Amendment- 16 pages.  
X No additional fee is required.

The fee has been calculated as shown below:

	Remaining After Amendment		Previously Paid For				Additional Fee
Total Claims	45	Minus	92	=	0	X52	= \$0
Independent Claims	3	Minus	18	=	0	X220	= \$0
First Presentation of Multiple Dependant Claim				=		+390	= \$0
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X The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or any future or concurrent communication or reply, or credit any overpayment to Deposit Account No. 50-0585.

X Any filing fees under 37 CFR 1.16 for the presentation of extra claims.

X Any patent application processing fees under 37 CFR 1.17, including all required extension of time fees.

Respectfully submitted,

/Janaki K. Davda/

Dated: March 14, 2011

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CERTIFICATE UNDER 37 CFR 1.8:

I hereby certify that this correspondence is being transmitted through the USPTO EFS-Web system over the Internet to Ryan D. Donlon on March 14, 2011.

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3/14/11  
Date